

make up such deficiency. Accordingly, if there should be a default made under the provisions of this mortgage resulting in a public sale of the premises covered hereby, or if the Mortgagee acquires the property otherwise after default, at the time of the commencement of such proceedings, or at the time the property is otherwise acquired, the balance then remaining in the funds accumulated under this paragraph shall be applied as a credit again the amount of the principal then remaining due under said note.

Furthermore this mortgage also secures any advances which the Mortgagee may make to the Mortgagors, or their successors in title or interest, for any purpose, at any time before the release and cancellation hereof, but at no time shall such advances together with the balance remaining due upon the original obligation exceed the sums first secured hereby, nor shall the term of this mortgage be increased, providing, however, that nothing in this paragraph contained shall be considered as limiting the amounts that may be secured hereby when advanced to protect Mortgagee's security or in accordance with other covenants contained herein.

It is further mutually covenanted and agreed by and between the parties hereto, for themselves, their heirs, personal representatives, successors and assigns, that the owner and holder of this mortgage and of the promissory note secured thereby shall have the right, without notice, to grant to any person liable for said mortgage indebtedness, any extension of time for payment of all or any part thereof, without in any way affecting the personal liability of any party obligated to pay such indebtedness.

IT IS FURTHER EXPRESSLY AGREED: That should the said Mortgagors fail to make payment of any taxes or other charges payable by them as hereinbefore agreed, or suffer said premises to become subject to any lien or encumbrance having precedence to this mortgage, as hereinbefore provided against, the said Mortgagee may, at its option, make payment thereof and the amounts so paid, with interest thereon at the rate of eight per cent (8%) per annum shall be added to and become a part of the debt secured by this mortgage, without waiver, however, of any rights of said Mortgagee arising from the breach of any of said covenants. The Mortgagee may collect a late charge not to exceed two cents (2c) for each one dollar (\$1.00) of each payment more than ten (10) days in arrears to cover the extra expense involved in handling delinquent payments; without prejudice, however, to the Mortgagee's right to consider each such delinquency as a breach of covenant by the Mortgagor.

While not in default, the Mortgagors may collect and enjoy the rents, issues and profits pledged hereby, but in case of default in any payment, or any default under provisions undertaken by the Mortgagors hereby, the Mortgagee shall have the right to collect such rents, issues and profits and to expend such portion thereof as may be necessary for the maintenance and operation of said property and apply the balance, less reasonable costs of collection, upon the indebtedness hereby secured until all delinquent payments shall have been fully discharged.

In the event suit is instituted to effect such foreclosure, the said Mortgagee, its successors or assigns, may recover therein as Attorney's fees such sum as the Court may adjudge reasonable and shall pay such reasonable cost of searching records and abstracting the same as necessarily may be incurred in foreclosing this mortgage or defending the same, which sums may be included in the decree of foreclosure. Upon sale in any foreclosure proceedings the entire tract shall be sold as one parcel and the purchaser at any such sale shall be let into immediate and full possession of the above premises.

That in the event suit is instituted to effect such foreclosure, the said Mortgagee, its successors or assigns, shall as a matter of right and without regard to the sufficiency of the security or of waste or danger of misapplication of any of the properties of the Mortgagors, be entitled forthwith to have a receiver appointed of all the property hereby mortgaged, and the Mortgagors hereby expressly consent to the appointment of a receiver by any court of competent jurisdiction and expressly stipulate, covenant and agree that such receiver may remain in possession and control of the mortgaged property until the final determination of such suit or proceeding.

Wherever the term "mortgagors" occurs herein it shall mean "mortgagor" when only one person executes this document, and the liability hereunder shall be joint and several.

Witness:

Dated at ~~Vancouver, Washington~~  
WASH., D.C.

Sept 16, A. D. 1961

*Edward K. Arch*  
*Edward K. Arch*

*Nancy E. Engleman*  
*Nancy E. Engleman*

58943

PARTIES

Loan No.

MORTGAGE

From

Christian L. Engleman and

Nancy E. Engleman, husband  
and wife

to the

VANCOUVER FEDERAL SAVINGS  
AND LOAN ASSOCIATION  
Vancouver, Washington

Mail to

VANCOUVER FEDERAL SAVINGS  
AND LOAN ASSOCIATION  
STATE OF WASHINGTON  
COUNTY OF SKANAWIA, WASHINGTON  
Vancouver, Washington

I HEREBY CERTIFY THAT THE WITHIN

INSTRUMENT OF WRITING, FILED BY

*Robert L. Wilson*

OF

AT 1:00 P. M. Sept 20, 1961

WAS RECORDED IN BOOK 38

OF 192 AT PAGE 492

RECORDS OF SKANAWIA COUNTY, WASH.

*Robert L. Wilson*

COUNTY AUDITOR

BY *Robert L. Wilson* DEPUTY

DISTRICT OF COLUMBIA  
STATE OF WASHINGTON  
COUNTY OF CLARK ss.

On this day personally appeared before me

*C. L. Engleman, & Nancy E. Engleman*

to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged

that **they** signed the same as **their** free and voluntary act and deed, for the

uses and purposes therein mentioned

Given under my hand and official seal this

16<sup>th</sup> day of

*Sept*

A. D. 19 61

EDWARD K. ARCH, Notary Public  
DISTRICT OF COLUMBIA  
Comm. Expires April 1, 1964

*Edward K. Arch*  
Notary Public in and for the State of Washington  
residing at Vancouver, Wash.